

FIRST BANCORP, INC., THE

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1133932	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,381	\$1,431	3.6%	
Loans	\$870	\$876	0.7%	
Construction & development	\$29	\$32	11.5%	
Closed-end 1-4 family residential	\$380	\$377	-0.8%	
Home equity	\$99	\$92	-7.6%	
Credit card	\$0	\$0		
Other consumer	\$7	\$8	7.3%	
Commercial & Industrial	\$68	\$82	21.0%	
Commercial real estate	\$236	\$234	-1.0%	
Unused commitments	\$108	\$114	5.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$208	\$213	2.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$225	\$260	15.5%	
Cash & balances due	\$17	\$19	15.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$11	\$9	-23.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$10	\$10	-1.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,255	\$1,313	4.6%	
Deposits	\$962	\$1,026	6.7%	
Total other borrowings	\$283	\$279	-1.3%	
FHLB advances	\$181	\$185	1.8%	
Equity				
Equity capital at quarter end	\$126	\$117	-6.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.4%	--	
Tier 1 risk based capital ratio	14.4%	14.6%	--	
Total risk based capital ratio	15.7%	15.9%	--	
Return on equity ¹	10.3%	12.1%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	3.0%	2.9%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	61.9%	66.3%	--	
Loss provision to net charge-offs (qtr)	40.7%	42.6%	--	
Net charge-offs to average loans and leases ¹	1.7%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.3%	0.0%	3.0%	0.0%
Closed-end 1-4 family residential	2.8%	2.4%	0.4%	0.1%
Home equity	1.2%	1.2%	0.3%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.2%	0.0%
Commercial & Industrial	4.3%	5.2%	1.5%	2.0%
Commercial real estate	1.9%	1.1%	0.1%	0.0%
Total loans	2.3%	2.0%	0.5%	0.2%